

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DAVID WADSWORTH  
KAREN L WADSWORTH  
Debtor(s)

Case No. 17-24220GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/23/2017.
- 2) The plan was confirmed on 04/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/15/2018, 08/02/2018, 03/22/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2021.
- 5) The case was completed on 07/03/2023.
- 6) Number of months from filing or conversion to last payment: 68.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,783.00.
- 10) Amount of unsecured claims discharged without full payment: \$45,329.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$156,911.18  
Less amount refunded to debtor \$1,864.81

**NET RECEIPTS: \$155,046.37**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,014.74  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,014.74**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	NA	NA	0.00	0.00
BUCKLE++	Unsecured	1,255.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	165,153.84	170,561.75	0.00	72,278.39	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	17,853.76	17,853.76	17,853.76	0.00
DISCOVER BANK(*)	Unsecured	1,342.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	32,000.00	28,350.85	28,350.85	28,350.85	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	5,386.63	5,386.63	716.22	0.00
MIDLAND FUNDING LLC	Unsecured	2,009.00	2,009.03	2,009.03	267.12	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,210.33	1,242.84	1,242.84	1,242.84	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	967.49	967.49	128.64	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	342.87	342.87	45.59	0.00
PHEPLE FEDERAL CREDIT UNION	Secured	15,000.00	11,405.02	8,000.00	8,000.00	1,317.28
PHEPLE FEDERAL CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
PHEPLE FEDERAL CREDIT UNION F/F	Unsecured	14,211.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	828.52	828.52	110.16	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,044.00	1,044.64	1,044.64	138.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	369.00	369.86	369.86	49.18	0.00
QUANTUM3 GRP LLC AGNT - GALAX	Unsecured	NA	678.31	678.31	90.18	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,180.74	1,180.74	156.99	0.00
VW CREDIT INC	Unsecured	0.00	0.00	6,268.08	833.42	0.00
VW CREDIT INC	Secured	15,468.00	15,468.08	9,200.00	9,200.00	1,414.66
WELLS FARGO BANK NA D/B/A WELI	Unsecured	7,528.00	7,244.87	7,244.87	963.29	0.00
WESBANCO BANK INC(*)	Unsecured	16,371.00	6,574.51	6,574.51	874.16	0.00
WESBANCO BANK INC(*)	Secured	NA	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$72,278.39	\$0.00
Mortgage Arrearage	\$17,853.76	\$17,853.76	\$0.00
Debt Secured by Vehicle	\$17,200.00	\$17,200.00	\$2,731.94
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$35,053.76</b>	<b>\$107,332.15</b>	<b>\$2,731.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$29,593.69	\$29,593.69	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$29,593.69</b>	<b>\$29,593.69</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,895.55</b>	<b>\$4,373.85</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$11,014.74</u>
Disbursements to Creditors	<u>\$144,031.63</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$155,046.37</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2023

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.